

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application.

1 1. (Currently Amended) A method of authorizing one or more bill payments, the method
2 comprising:
3 receiving, at an authorization ~~website~~system that includes at least one computer,
4 information entered by a consumer and sent by a biller through ~~the worldwide web~~a network,
5 wherein the information identifies:
6 a payor~~the consumer~~;
7 an amount to be paid; and
8 an account to be used to make a payment;
9 determining whether the payment should be authorized;
10 transmitting, through the ~~worldwide web~~network to a website of the biller, authorization
11 information including whether to authorize the payment or refuse authorization of the payment,
12 wherein the authorization information is formatted to appear as originating from the biller and in
13 a predefined format specified by the biller; and
14 sending, from the authorization ~~website~~system, an electronic notification directly to the
15 ~~payor~~consumer that the payment has been authorized, if the payment is authorized, wherein the
16 electronic notification is formatted to appear as originating from the biller and in a predefined
17 format specified by the biller.

- 1 2. (Currently Amended) The method of claim 1 further comprising:
2 storing format information for each of a plurality of billers;
3 retrieving format information for a biller to whom the authorization information is sent;
4 and
5 formatting the electronic notification based on the retrieved format information.
- 1 3. (Currently Amended) The method of claim 1, wherein the received information includes
2 an e-mail address for the ~~payor~~consumer, and wherein sending the electronic notification
3 includes sending the electronic notification in the form of an e-mail directly to the ~~payor~~
4 consumer through the ~~worldwide web~~network.
- 1 4. (Currently Amended) The method of claim 1 wherein determining whether the payment
2 should be authorized includes at least one of determining whether the payment will exceed the
3 credit limit of the ~~payor's~~consumer's credit card, determining whether the payment will exceed
4 the credit limit of the ~~payor's~~consumer's debit card, or validating the ~~payor's~~consumer's bank
5 account.
- 1 5. (Previously Presented) The method of claim 1 wherein determining whether the
2 payment should be authorized includes, in a request for payment from a bank account:
3 communicating authorization;
4 submitting the transaction for bank clearance after authorization; and
5 communicating clearance failure to the biller if and when clearance failure is received.
- 1 6. (Previously Presented) The method of claim 5 wherein submitting the transaction
2 includes:
3 accumulating a plurality of payment requests over a period of time; and
4 submitting the accumulated plurality of payment requests for clearance in a batch.

- 1 7. (Currently Amended) The method of claim 1 comprising:
2 pre-authorizing a given ~~customer~~ consumer and a given credit card or debit card based on
3 cardholder information; and
4 sending the pre-authorization information to the biller prior to receipt of a specific
5 request for authorization of a specific payment charged to said card from ~~a consumer~~ the given
6 consumer to allow a biller to determine the validity of the card prior to proceeding with a
7 transaction.
- 1 8. (Previously Presented) The method of claim 1 further comprising:
2 reversing a payment authorization at a request of the biller, wherein the request of the
3 biller is provided prior to an end of a business day, and wherein the authorization was given
4 during the same business day; and
5 notifying at least one bank or credit card organization to whom the payment authorization
6 was communicated.
- 1 9. (Currently Amended) The method of claim 1 further comprising:
2 storing, at said authorization system ~~website~~, basic billing information for each of a
3 plurality of customers of a biller;
4 providing the biller with access to the billing information for each of the customers;
5 allowing the biller to modify the accessed billing information directly; and
6 giving a customer access to the customer's associated billing information.
- 1 10. (Currently Amended) The method of claim 1 further comprising:
2 receiving from ~~[[a]]the~~ biller at least one of restrict or unrestrict instructions for an
3 account of one or more customers;
4 storing the instructions in association with the authorization system ~~website~~; and
5 retrieving and implementing the instructions upon receipt of a payment request for the
6 account of the one or more customers.

11. (Currently Amended) The method of claim 1 further comprising providing a preliminary calculation of fees to the ~~customer~~ consumer in response to supplying the amount and a means of payment.

12. (Previously Presented) The method of claim 1 further comprising receiving, from the biller, a plurality of accumulated payments to be authorized in a batch by means of a function call.

13. (Currently Amended) A method of authorizing one or more bill payments, the method comprising:

receiving, at an authorization ~~website~~ system that includes at least one computer, information entered by a customer and sent by a biller through the worldwide web, wherein the information identifies:

~~a payer~~ the customer,

an amount to be paid,

an account to be used to make a payment,

a credit card number or a debit card number, and

a verification code for the credit card number or the debit card number;

determining whether the payment should be authorized based at least in part on whether the verification code is correct;

transmitting, through the worldwide web to a website of the biller, authorization information including whether to authorize the payment or refuse authorization of the payment, wherein the authorization information is formatted to appear as originating from the biller and in a predefined format specified by the biller; and

sending, from the authorization ~~website~~ system, an electronic notification to the ~~payer~~ customer that the payment has been authorized, wherein ~~the~~ the electronic notification is formatted to appear as originating from the biller and in a predefined format specified by the biller.

1 14. (Currently Amended) A method of authorizing one or more bill payments, the method
2 comprising:
3 receiving, at an authorization ~~website~~system that includes at least one computer,
4 information entered by a consumer and sent by a biller through the worldwide web, wherein the
5 information identifies:
6 ~~a payer~~the consumer,
7 an amount to be paid,
8 an account to be used to make a payment,
9 a credit card number or a debit card number, and
10 a verification code for the credit card number or the debit card number;
11 editing the information sent by the biller and returning edit failure information to the
12 consumer and the biller if editing fails;
13 if the editing does not fail, determining whether the payment should be authorized at least
14 partially based on whether the verification code is correct;
15 transmitting, through the worldwide web to a website of the biller, authorization
16 information including whether to authorize the payment or refuse authorization of the payment,
17 wherein the authorization information is formatted to appear as originating from the biller and in
18 a predefined format specified by the biller; and
19 sending, from the authorization ~~website~~system, an electronic notification to the ~~payer~~
20 consumer that the payment has been authorized, wherein the electronic notification is formatted
21 to appear as originating from the biller and in a predefined format specified by the biller.

15. (Currently Amended) A method of authorizing one or more bill payments, the method comprising:

receiving, at an authorization ~~website~~system that includes at least one computer, information entered by a consumer and sent by a biller through the worldwide web, wherein the information identifies:

a ~~payor~~the consumer,
an amount to be paid,
an account to be used to make a payment,
a credit card number or a debit card number, and
a verification code;

determining whether the payment should be authorized at least partially based on whether the verification code is correct;

transmitting, through the worldwide web to a website of the biller, authorization information including whether to authorize the payment or refuse authorization of the payment, wherein the authorization information is formatted to appear as originating from the biller and in a predefined format specified by the biller;

sending, from the authorization ~~website~~system, an electronic notification to the ~~payor~~consumer that the payment has been authorized, wherein the electronic notification is formatted to appear as originating from the biller and in a predefined format specified by the biller;

storing, in connection with the authorization ~~website~~system, format information for each of a plurality of billers;

retrieving format information for ~~[[a]]~~the biller to whom the authorization information is sent; and

formatting the electronic notification in the format of the biller to whom the authorization information is sent.

1 16. (Currently Amended) A method of authorizing one or more bill payments, the method
2 comprising:

3 receiving, at an authorization ~~website~~system including at least one computer, information
4 entered by a consumer and sent by a biller through the worldwide web, wherein the information
5 identifies:

6 ~~a payor~~the consumer,

7 an amount to be paid, and

8 an account to be used to make a payment;

9 transmitting, through the worldwide web to a website of the biller, authorization
10 information including whether to authorize the payment or refuse authorization of the payment,
11 wherein the authorization information is formatted to appear as originating from the biller and in
12 a predefined format specified by the biller;

13 sending, by the authorization system, an electronic notification to the ~~payor~~consumer
14 that the payment has been authorized, wherein the electronic notification is formatted to appear
15 as originating from the biller and in a predefined format specified by the biller;

16 assigning an identification number for each transaction for the biller; and

17 transmitting the identification number to the biller.

1 17. (Currently Amended) The method of claim 16 further comprising:

2 assigning an identification number for each transaction for each biller of a plurality of
3 billers;

4 storing the identification numbers; and

5 transmitting the identification numbers associated with a given one of the billers to the
6 given biller in a report of transactions associated with the given biller during a specified period
7 of time.

1 18. (Currently Amended) A method of authorizing one or more bill payments, the method
2 comprising:
3 receiving, at an authorization ~~website~~system that includes at least one computer,
4 information sent by a biller through the worldwide web, wherein the information identifies:
5 a payor,
6 an amount to be paid,
7 an account to be used to make a payment, and
8 one or more billing personnel responsible for bills;
9 determining whether the payment should be authorized;
10 transmitting, through the worldwide web to a website of the biller, authorization
11 information including whether to authorize the payment or refuse authorization of the payment,
12 wherein the authorization information is formatted to appear as originating from the biller and in
13 a predefined format specified by the biller;
14 sending, from the authorization ~~website~~system, an electronic notification to the payor
15 that the payment has been authorized, wherein the electronic notification is formatted to appear
16 as originating from the biller and in a predefined format specified by the biller; and
17 reporting the information identifying the billing personnel to the biller when reporting
18 authorization results.

19. (Currently Amended) A method of authorizing one or more bill payments, the method comprising:

receiving, at an authorization ~~website~~system that includes at least one computer, information entered by a consumer and sent by a biller through the worldwide web, wherein the information identifies:

~~a payor~~the consumer,

an amount to be paid, and

an account to be used to make a payment;

determining whether the payment should be authorized;

transmitting, through the worldwide web to a website of the biller, authorization information including whether to authorize the payment or refuse authorization of the payment, wherein the authorization information is formatted to appear as originating from the biller and in a predefined format specified by the biller;

sending, by the authorization system, an e-mail to the ~~payor~~consumer that the payment has been authorized, wherein the e-mail is formatted in a predefined format specified and presented as originating from the biller;

determining a correctness of ~~[[the]]~~a verification code of a credit card or debit card used in the payment;

assigning an identification number for each transaction for the biller;

transmitting the identification number to the biller;

determining an identify of billing personnel responsible for bills; and

reporting to the biller an identity of the billing personnel with an authorization result.

1 20. (Currently Amended) A system for authorizing one or more bill payments, the system
2 comprising:

3 an authorization web server programmed for selective communication through a network
4 ~~the worldwide web~~ with a plurality of billers' web servers;

5 a programmed digital computer system linked to the authorization web server to obtain
6 authorization information from a financial institutions-institution authorizing or rejecting a
7 ~~payment requests-request~~ received at a particular one of the billers' web servers from ~~payors'~~
8 ~~computers—a payor's computer~~ through the network ~~worldwide web~~, and to
9 ~~communicatecommunicating~~ authorization information to the ~~appropriate billers'~~ particular
10 biller's web servers-server by the use of web services programming, wherein the authorization
11 information is formatted to appear as originating from the particular biller and in a predefined
12 format specified by the particular biller;

13 the programmed digital computer system being programmed to edit information relating
14 to ~~the payment requests-request~~ received at the ~~billers'~~ particular biller's web servers-server from
15 ~~payors' computers—the payor's computer~~ through the network ~~worldwide web~~; and

16 the programmed digital computer system being programmed to send, directly to the
17 ~~payor's computer—payor's computer~~ originating the payment request, an e-mail containing the
18 authorization information, wherein said e-mail is formatted in a predefined format specified by
19 the particular biller such that the e-mail appears, ~~to the consumer~~, to be generated by the
20 particular biller.

1 21. (Currently Amended) The system of claim 20 wherein said authorization information is
2 sent to the payor's computer and the particular biller's web server substantially simultaneously.

1 22. (Currently Amended) The system of claim 20 wherein information regarding a format
2 desired for communications to ~~consumers—the payor~~ on behalf of ~~each of a plurality of billers—the~~
3 particular biller is stored and retrieved to format the e-mail sent to the payor in a format desired
4 by the particular biller ~~whose bill is being paid~~.

1 23. (Currently Amended) The system of claim 20 wherein the computer system is
2 programmed to apply a transaction number to each transaction for the particular biller, store the
3 transaction numbers, and report the transaction numbers to the particular biller.

1 24. (Previously Presented) The system of claim 20 wherein the computer system is
2 programmed to demand that credit card or debit card verification codes be submitted with any
3 credit card or debit card payment requests, and to use the verification codes with other credit
4 card information to protect against fraud in obtaining authorization for card payments.

1 25. (Currently Amended) The system of claim 20 wherein the computer system is
2 programmed to receive, store, and report to each biller an identity of billing personnel
3 responsible for obtaining [[the]]authorized payment.

1 26. (Previously Presented) The method of claim 13 further comprising:
2 first pre-authorizing a given customer and a given credit card or debit card based on
3 cardholder information; and
4 sending information of the pre-authorization to the biller prior to receipt of a specific
5 request for authorization of a specific payment charged to the credit card or the debit card so as
6 to allow the biller to determine a validity of the credit card or the debit card prior to proceeding
7 with a transaction.

1 27. (Previously Presented) The method of claim 14 further comprising:
2 first pre-authorizing a given customer and a given credit card or debit card based on
3 cardholder information; and
4 sending information of the pre-authorization to the biller prior to receipt of a specific
5 request for authorization of a specific payment charged to the credit card or debit card so as to
6 allow the biller to determine a validity of the credit card or debit card prior to proceeding with a
7 transaction.

1 28. (Previously Presented) The method of claim 15 further comprising:
2 first pre-authorizing a given customer and a given credit card or debit card based on
3 cardholder information; and
4 sending information of the pre-authorization to the biller prior to receipt of a specific
5 request for authorization of a specific payment charged to the credit card or debit card so as to
6 allow the biller to determine a validity of the credit card or debit card prior to proceeding with a
7 transaction.

1 29. (Previously Presented) The method of claim 16 further comprising
2 first pre-authorizing a given customer and a given credit card or debit card based on
3 cardholder information; and
4 sending information of the pre-authorization to the biller prior to receipt of a specific
5 request for authorization of a specific payment charged to the credit card or the debit card so as
6 to allow the biller to determine a validity of the credit card or the debit card prior to proceeding
7 with a transaction.

1 30. (Previously Presented) The method of claim 19 further comprising:
2 first pre-authorizing a given customer and a given credit card or debit card based on
3 cardholder information; and
4 sending information of the pre-authorization to the biller prior to receipt of a specific
5 request for authorization of a specific payment charged to the credit card or the debit card so as
6 to allow the biller to determine a validity of the credit card or the debit card prior to proceeding
7 with a transaction.